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UNITED STATES BANKRUPTCY COURT District of New Jersey

Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888

Standing Chapter 13 Trustee

In re:

Reginald Sainte-Rose Naeemah Sainte-Rose

Debtor(s)

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Order Filed on May 20, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-25152 / CMG

Hearing Date: 02/20/2019

Judge: Christine M. Gravelle

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: May 20, 2019

Honorable Christiné M. Gravelle United States Bankruptcy Judge

AMENDED ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

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The modified plan of the debtor having been proposed to creditors, and a hearing having been

held on the confirmation of such modified plan, and it appearing that the applicable provisions of

the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 12/14/2018, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make

payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of

60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the

following schedule, which payments shall include commission and expenses of the Standing

Trustee in accordance with 28 U.S.C. § 586:

\$32,706.97 PAID TO DATE

\$1,400.00 for 30 months beginning 3/1/2019

ORDERED that the case is confirmed with a calculated plan funding of \$74,706.97. General

unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended

Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under

Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed

2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through

the Chapter 13 plan by the Standing Trustee.

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ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within

which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a), in the amount filed by the post-petition claimant.

ORDERED that student loans are to be paid outside of the Chapter 13 Plan.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor <u>and</u> file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

Amended Order Resolving Motion to Vacate Stay, removing post-petition arrears of Lakeview Loan Servicing, LLC c/o M & T Bank, PACER Claim #14-2, to be filed by 3/22/2019.

Proofs of Claim for IRS post-petition priority taxes for 2016 and 2017, and Motion to Allow Late Claims, to be filed by 3/22/2019.

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United States Bankruptcy Court
District of New Jersey

In re: Reginald Sainte-Rose Naeemah Sainte-Rose Debtors

Case No. 16-25152-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: May 21, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

May 23, 2019. db/jdb Naeemah Sainte-Rose, 777 Backhus Estate Road, Reginald Sainte-Rose,

Glen Gardner, NJ 08826-2203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB

 ${\tt dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com}$

on behalf of Creditor John R. Morton, Jr. Nissan Motor Acceptance Corporation

ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC

kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Rebecca Ann Solarz on behalf of Creditor Robert P. Saltzman on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmllawgroup.com

Lakeview Loan Servicing, LLC, c/o Cenlar FSB dnj@pbslaw.org

William S. Wolfson

on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net,

liza.wwolfsonlaw@comcast.net

William S. Wolfson on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net,

liza.wwolfsonlaw@comcast.net

TOTAL: 10